

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Harold Sofield
 Debtor

Case No. 19-11599-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Jul 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2019.

db
 14288384 +Harold Sofield, 654 Jamestown Avenue, Philadelphia, PA 19128-1705
 Docutrend Leasing A Program, DeLage Landen Financial Services, P.O. Box 41602,
 Philadelphia, PA 19101-1602
 14288385 +GY Properties, 901 North Penn Street, Unit FC-1, Philadelphia, PA 19123-1352
 14308048 JPMorgan Chase Bank, N.A., c/o Manley Deas Kochalski LLC, P.O. Box 165028,
 Columbus, OH 43216-5028
 14288387 +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
 14288388 Penn Medicine, UPHS Physicians Patient Pay, PO Box 824406, Philadelphia, PA 19182-4406
 14288389 +Q Construction Group Inc., 630 N. 3rd Street, Philadelphia, PA 19123-2902
 14288392 Society Hill Anesthesia Consultants, PO Box 414853, Boston, MA 02241-4853
 14288393 +Steven F. Kempf Building, 381 Brooks Road, King of Prussia, PA 19406-3107
 14288394 +Tague Lumber, Inc., 325 Media Station Road, Media, PA 19063-4755

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Jul 06 2019 04:13:00 LYNN E. FELDMAN, Feldman Law Offices PC,
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg E-mail/Text: megan.harper@phila.gov Jul 06 2019 00:12:41 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 06 2019 00:12:17
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 06 2019 00:12:37 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14288379 EDI: AMEREXPR.COM Jul 06 2019 04:13:00 American Express, P.O. Box 1270,
 Newark, NJ 07101-1270
 14288380 +EDI: CAPITALONE.COM Jul 06 2019 04:13:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14288381 +EDI: CAUT.COM Jul 06 2019 04:13:00 Chase Auto Finance, Attn: Bankruptcy, Po Box 901076,
 Fort Worth, TX 76101-2076
 14288382 +EDI: CHASE.COM Jul 06 2019 04:13:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
 Wilmington, DE 19850-5298
 14288383 +EDI: DISCOVER.COM Jul 06 2019 04:13:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 14288386 +E-mail/Text: unger@members1st.org Jul 06 2019 00:12:58 Members 1st Fcu,
 Attn: Bankruptcy Dept, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
 14288395 EDI: TFSR.COM Jul 06 2019 04:13:00 Toyota Financial Services, Attn: Bankruptcy,
 Po Box 8026, Cedar Rapids, IA 52409
 14288397 EDI: VERIZONCOMB.COM Jul 06 2019 04:08:00 Verizon, P.O. Box 15124,
 Albany, NY 12212-5124

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14288390* +Q Construction Group Inc., 630 N. 3rd Street, Philadelphia, PA 19123-2902
 14288391* +Q Construction Group Inc., 630 N. 3rd Street, Philadelphia, PA 19123-2902
 14288396* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Financial Services, Attn: Bankruptcy, Po Box 8026,
 Cedar Rapids, IA 52409)

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 07, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
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Total Noticed: 22

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 4, 2019 at the address(es) listed below:

ADAM BRADLEY HALL on behalf of Creditor JPMORGAN CHASE BANK, N.A. amps@manleydeas.com
DAVID M. OFFEN on behalf of Debtor Harold Sofield dmo160west@gmail.com,
davidoffenecf@gmail.com/offendr83598@notify.bestcase.com
KARINA VELTER on behalf of Creditor JPMORGAN CHASE BANK, N.A. amps@manleydeas.com
KEVIN G. MCDONALD on behalf of Creditor Toyota Motor Credit Corporation
bkgroup@kmlawgroup.com
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axosfs.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Harold Sofield	Social Security number or ITIN	xxx-xx-9990
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-11599-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Harold Sofield

7/4/19

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.